

<i>SERFF Tracking Number:</i>	<i>AMRP-126445846</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Republic Corp Insurance Company</i>	<i>State Tracking Number:</i>	<i>44498</i>
<i>Company Tracking Number:</i>	<i>09AR0525</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.005 Plan F (Basic) 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>2010 Save More, Get More Plan F Letter</i>		
<i>Project Name/Number:</i>	<i>2010 Save More, Get More Plan F Letter/09AR0525</i>		

## Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: 2010 Save More, Get More Plan F Letter  
 SERFF Tr Num: AMRP-126445846 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
 SERFF Status: Closed-Filed State Tr Num: 44498

Sub-TOI: MS08I.005 Plan F (Basic) 2010  
 Co Tr Num: 09AR0525 State Status: Filed-Closed  
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Andrea Davey, Kerin

Overturf, Brandy Horton

Date Submitted: 01/07/2010 Disposition Date: 01/27/2010

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: 2010 Save More, Get More Plan F Letter

Project Number: 09AR0525

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/27/2010

Deemer Date:

Submitted By: Brandy Horton

Filing Description:

RE:2010 Save More, Get More Plan F Letter

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 01/27/2010

Created By: Brandy Horton

Corresponding Filing Tracking Number:

Z-2546

We are enclosing the above referenced letter for your review and approval. The letter is a lead generating device and will be used in the solicitation of our Individual Medicare Supplement plans.

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We hope you will find these letters satisfactory. If you have any questions or if I can be of assistance during the review process, please feel free to contact me at 1-800-247-2190, ext. 5472.

Thank you

## Company and Contact

### Filing Contact Information

Brandy Horton, brandy.horton@americanenterprise.com  
601 6th Ave. 515-248-5472 [Phone]  
Des Moines, IA 50309

### Filing Company Information

American Republic Corp Insurance Company CoCode: 67679 State of Domicile: Nebraska  
P O Box 2780 Group Code: 3527 Company Type: Life and Health  
Omaha, NE 68103-2780 Group Name: American Enterprise State ID Number:  
(800) 987-8988 ext. [Phone] FEIN Number: 23-1609793

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? Yes  
Fee Explanation: 1 form @ \$25.00/form=\$25  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$25.00	01/07/2010	33329933

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	01/27/2010	01/27/2010

SERFF Tracking Number:	AMRP-126445846	State:	Arkansas
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Product Name:	2010 Save More, Get More Plan F Letter		
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## Disposition

Disposition Date: 01/27/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule Form</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
	2010 Save More, Get More Plan F Letter	Filed	Yes

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## Form Schedule

Lead Form Number: Z-2546

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/27/2010	Z-2546	Advertising	2010 Save More, Get More Plan F Letter	Initial			Z-2546 bracketed.pdf

# UPDATE: 2010 Medicare Costs

## Notice of Medicare Changes

### PREPARED FOR:

Sample A. Sample

**PLEASE NOTE:** The federal government recently authorized significant revisions to Medicare plans. In addition, deductibles and co-payments were changed for 2010.

### TO UNDERSTAND HOW THESE CHANGES AFFECT YOU:

{Call (XXX) XXX-XXXX today.}

{Sample A. Sample  
123 Any Street  
2nd Address Line  
City, ST 12345-6789}  
[REDACTED]

Dear Sample A. Sample,

Important changes were recently implemented in Medicare. As a current participant, it's critical to understand exactly what these changes mean to you ... and your budget.

How was your current Medicare supplement impacted by those changes?

Will you be responsible for an even bigger portion of your doctor and medical bills?

For many [Grimes] residents, the answers are key to protecting your financial security and maintaining your health.

I've been answering questions about Medicare and its plans for several years. And with the new changes recently implemented by the federal government, I've run into more questions than ever. That's why I've prepared a special Medicare guide for you – *to help you understand how you can get the most from your Medicare coverage:*

- How can you take advantage of extra discounts for your Medicare coverage?
- How can you avoid worrying about unexpected medical bills?
- How can you stay more in control of your medical decisions?
- How can you protect your budget against medical costs Medicare doesn't cover?



**YOURS FREE!**

**Call (XXX) XXX-XXXX  
today to reserve your  
no-cost copy!**

There's no doubt Medicare is a confusing topic. But it's also important to understand the benefits you're entitled to. That's because staying on top of the latest deductible, co-payment and plan changes can help you make the most of your new Medicare benefits.

Let me show you how understanding Medicare can help you protect your budget:

As you may know, the federal government mandates that all Medicare supplement plans be "standardized." This means the benefits and coverage you receive from a "well-known" company are exactly the same as those delivered by a smaller company.

So what's the difference? PRICE.

The premium you'll pay for a Medicare supplement from a large company may very well be

(over, please)

significantly more expensive than identical coverage from a company that doesn't run big, fancy national advertising campaigns. (After all, someone has to pay for those high-priced television commercials!)

That's why many have found that coverage from a smaller company simply gives you **the best value for your money**. Here's an example:

Freedom Solutions Plan F from American Republic Corp Insurance Company **guarantees your freedom to see the doctor of your choice**. It pays your Medicare deductibles and co-payments. It handles 100% of the "excess charges" when your doctor charges more than Medicare allows up to any charge limitations established by state or federal law. It even includes valuable hospice benefits.

Under the new changes to Medicare, Freedom Solutions Plan F offers the most comprehensive coverage available ... exactly the same as Plan F coverage from the so-called "big names" in Medicare coverage. **But here's where Freedom Solutions stands out from other Medicare plans:**

First, Freedom Solutions starts with economical rates designed to be easy on your budget. Then Freedom Solutions helps you **pay even less with a special preferred health discount**.<sup>1</sup>

And finally, Freedom Solutions helps you **drive costs even LOWER with one of the best couples discounts available**.<sup>2</sup>

It all adds up to one of the best values in Medicare coverage.

Do the new Medicare changes make Freedom Solutions Plan F the best value for you? It's hard to tell without taking a closer look at your personal situation. That's why I urge you to call (XXX) XXX-XXXX today.

When I deliver your no-cost copy of "Save More, Get More," I'll also help answer any questions you may have about the recent changes to Medicare plans or how those changes impact what you'll pay for doctor and hospital bills.

Together, we can find out exactly which plan makes the most sense for you – and your budget.

Why not make it a priority to call (XXX) XXX-XXXX right away?

Best Regards,

(signature)

Agent Name

P.S. ***You've been covered by the same Medicare supplement for years?*** It's even more important to see what the Medicare changes mean to your coverage and your budget.

After all, plans that seemed like a bargain a few years ago may no longer be as competitive due to rate increases and the recent Medicare changes.

Just call (XXX) XXX-XXXX to see for yourself today.

<sup>1</sup> In ND and TX, preferred rates are for non-tobacco users.

<sup>2</sup> In MT, the couples discount is a household discount for two people who have been living in the same household at least 12 consecutive months.

**Not connected with or endorsed by the U.S. government or the federal Medicare program.**

American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic Insurance Company which was established in 1929. This is a solicitation of insurance and an agent may contact you. In CO, IL, KS, MO, MS, OK, OR, PA, SD and TX, coverage is available to qualified Medicare beneficiaries under age 65. In ND, please ask for details about Medicare Supplement Plans A, F, K and L. Call today for more information about the benefits, costs and limits.

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Policy Form: A-3101AC; in MO, A-3101AC-MO; in NC, A-3101AC-NC; in OK, A-3101AC-OK; in PA, A-3101AC-PA; in TN, A-3101AC-TN